

## ABSTRACT OF THE DISCLOSURE

A portable terminal stores a first URL which specifies personal information of a user stored in a personal server, and transmits the first URL to a settlement device.

The settlement device serves as a network access port for the portable terminal. The

- 5 personal server is a server which manages personal data of the user that is identified by the first URL, and communicates with the settlement device and a service server via a network. The service server is a server for performing processing identified by a second URL. The service server executes the processing thereof by communicating with the settlement server and personal server via the network. Thus, the user can
- 10 receive various types of services. Accordingly, a service providing system can be used with a portable terminal that does not hold any personal information therein.

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